

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI  
CENTRAL DIVISION (JEFFERSON CITY)**

In re:

RICHARD DOUGLAS STOCK

Debtor(s)

Case No. 18-21006-drd-13

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Richard V. Fink Trustee, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/31/2018.
- 2) The plan was confirmed on 03/06/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/04/2019, 08/02/2019.
- 5) The case was dismissed on 10/03/2019.
- 6) Number of months from filing to last payment: 7.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,230.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,456.99
Less amount refunded to debtor	\$1,250.00

**NET RECEIPTS:** **\$7,206.99**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,036.28
Court Costs	\$0.00
Trustee Expenses & Compensation	\$504.48
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,540.76**

Attorney fees paid and disclosed by debtor: \$1,100.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABSOLUTE RESOLUTIONS INVESTM	Unsecured	NA	10,726.49	10,726.49	\$0.00	\$0.00
ARVEST BANK	Secured	106,330.00	108,621.80	108,621.80	\$3,747.08	\$0.00
ARVEST BANK	Secured	6,000.00	8,729.69	8,729.69	\$0.00	\$0.00
ARVEST BANK	Secured	55,010.00	53,155.26	53,155.26	\$0.00	\$0.00
ARVEST BANK	Unsecured	2,000.00	2,000.67	2,000.67	\$0.00	\$0.00
ARVEST BANK	Secured	NA	349.25	349.25	\$0.00	\$0.00
ARVEST BANK	Unsecured	NA	1,085.29	1,085.29	\$0.00	\$0.00
ARVEST BANK	Secured	NA	1,031.00	1,031.00	\$0.00	\$0.00
ARVEST BANK	Secured	670.63	704.16	704.16	\$0.00	\$0.00
BECKET & LEE LLP	Unsecured	16,289.00	16,289.76	16,289.76	\$0.00	\$0.00
CAPITAL ONE BANK USA NA	Unsecured	3,201.00	3,201.02	3,201.02	\$0.00	\$0.00
CREDIT FIRST NA	Unsecured	641.00	641.48	641.48	\$0.00	\$0.00
DISCOVER BANK	Unsecured	12,189.00	12,189.00	12,189.00	\$0.00	\$0.00
HARLEY DAVIDSON CREDIT CORP	Secured	5,780.00	5,877.90	5,877.90	\$626.49	\$292.66
MIDLAND FUNDING LLC/MIDLAND C	Unsecured	NA	3,229.28	3,229.28	\$0.00	\$0.00
MISSOURI DEPARTMENT OF REVENI	Priority	NA	1,192.07	1,192.07	\$0.00	\$0.00
MISSOURI DEPARTMENT OF REVENI	Unsecured	NA	83.35	83.35	\$0.00	\$0.00
MISSOURI DEPARTMENT OF REVENI	Unsecured	NA	489.63	489.63	\$0.00	\$0.00
NEIL & DANIEL JOHNSON	Secured	0.00	NA	NA	\$0.00	\$0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	NA	1,581.83	1,581.83	\$0.00	\$0.00
SECURITY BANKCARD CENTER	Unsecured	3,085.00	NA	NA	\$0.00	\$0.00
SYNCHRONY BANK	Unsecured	NA	2,788.78	2,788.78	\$0.00	\$0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	780.87	780.87	\$0.00	\$0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$161,777.06	\$3,747.08	\$0.00
Mortgage Arrearage	\$9,783.10	\$0.00	\$0.00
Debt Secured by Vehicle	\$5,877.90	\$626.49	\$292.66
All Other Secured	\$1,031.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$178,469.06</b>	<b>\$4,373.57</b>	<b>\$292.66</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,192.07	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,192.07</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$55,087.45</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$2,540.76</u>
Disbursements to Creditors	<u>\$4,666.23</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$7,206.99</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/25/2020

By: /s/ Richard V. Fink Trustee

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.